

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance. Other customers have read this PDS and found it helpful; **you should read it too**. This PDS is for illustration purposes only and is based on a healthy 30-year old male non-smoker and office worker.



Date: 1 January 2026

1 What is Zurich iCare Essential?

Zurich iCare Essential provides coverage against 3 main critical illnesses, disability or hospitalisation for **50** years. This plan also provides compassionate benefit and maturity benefit.

2 Know Your Coverage / Benefits

As an illustration, for RM 995.00 annually, you will receive the following medical and health insurance coverage:

Critical Care Benefit	RM 100,000 less any claims made from Hospital Care Benefit
Living Care Benefit	RM 100,000 less any claims made from Hospital Care Benefit
Hospital Care Benefit	RM 50,000 up to 2 times, maximum 1 time for each category
Compassionate Benefit	RM 5,000
Maturity Benefit	RM 49,750.00

The critical illnesses covered under this product include:

1. Cancer
2. Stroke
3. Heart attack

Note: Please refer to the policy for details on the critical illnesses covered.

Note:

- **This product provides guaranteed annualized returns of 0.00%, if held to maturity.**
- **Please ask from your intermediary a sample contract for the full list of terms and conditions.**

The benefits payable are protected by PIDM up to limits. Please refer to PIDM TIPS brochure or contact Zurich Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

Your medical and health insurance **excludes:**

- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing illness);
- Compassionate Benefit shall not be paid if the Life Assured commits suicide within 1 year from the Issue Date;
- The signs or symptoms of the illness has manifested within 30 or 60 days from policy effective date, depending on the critical illness;
- Self-inflicted injury;
- Pregnancy or childbirth, unless disability continues for more than 3 months after termination of pregnancy;
- War or participating in military actions;
- Injury or illness due to misuse of alcohol or drugs;
- Any conditions related to congenital abnormalities;
- Condition or illness due to psychotic, mental or nervous disorders;
- Condition or illness caused by existence of AIDS or HIV infection;
- Communicable disease requiring quarantine by law; or
- For Critical Care Benefit only, death of the Life Assured within 28 days following date of diagnosis of any of the covered critical illnesses.

Note: Please refer to the insurance policy for the full list of exclusions.

If you have any questions or require assistance on your medical and health insurance, you can:



Call us at
1-300-888-622



Visit us at
<https://mya.zurich.com.my/rdt/icareessential>



Email us at
callcentre@zurich.com.my

3 Know Your Obligations

For this life insurance, you must pay a premium of:	
Premium	RM 995.00 (annually)
Duration: 50 years	
You also have to pay the following fees and charges:	
Commission	28.50% of premium or RM 1,701.45 over 6 years Please refer to the Sales Illustration for more details.
Other applicable charges	Tax – Premium and fees may subject to tax or other government levies, if applicable.

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- Unless due to accident, your coverage will only start 30 or 60 days (according to the type of critical illness) from the effective date of the policy.
- To qualify for the claim for Critical Care Benefit, you must survive at least 28 days following the date of diagnosis of any of the critical illness.
- A premium grace period of 31 days from its due date will be allowed for payment of each premium.
- Premium payment beyond grace period may result in policy lapse and may affect future benefit payouts.
- The premium for this policy is not guaranteed. The premiums are based on standard risks. The policy terms and rates may vary depending on the underwriting requirements.

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.



Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- **Cooling-off period:** You may cancel your policy within 15 days after your policy has been delivered to you. The premium that you have made will be refunded to you, less any medical fee incurred.
- **Cancellation/Surrender:** After the cooling-off period, you may cancel your policy by giving us a written notice. We will pay you the cash value.

Zurich Life Insurance Malaysia Berhad (Registration No. 196801000442 (8029-A)) is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.